



City of Laredo 2003 Action Plan

GENERAL

This document represents the City of Laredo's FY2003 Consolidated One Year Action Plan submitted to the U. S. Department of Housing and Urban Development as a prerequisite for receiving continued funding from the same and which serves to inform the reader of the specific activities to be carried out by the City and local non-profit organizations in support of local housing and non-housing needs with specific reference to activities carried out with HUD funds. The City of Laredo's Department of Community Development acted as the lead agency in the preparation and submission of the Fiscal Year 2003 Consolidated One Year Action Plan. As the lead agency, the City of Laredo sought citizen and local agency participation in the development of the plan.

Citizen Participation Process

A series of public meetings and one public hearing were held prior to the written preparation of the plan. The meetings were scheduled at the times and places noted below:

Public Meetings

April 14, 2003 / 6:00 p.m.

Azteca Economic Development & Preservation Corporation
20 Iturbide St.
Laredo, TX 78040

April 15, 2003 / 6:00 pm.

Tarver Recreational Center
2902 Tilden Avenue
Laredo, TX 78040

April 16, 2003 / 6:00 p.m.

Farias Recreational Center
1601 Farias
Laredo, TX 78041

April 23, 2003 / 6:00 p.m.

Cigarroa Recreation Center
2200 Zacatecas Street
Laredo, Texas 78040

April 24, 2003 / 6:00 p.m.

East Hachar Recreation Center



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1102 Smith Avenue
Laredo, Texas 78040

Public Hearing

April 21, 2003 / 5:30 p.m.
City Hall - Council Chambers
1110 Houston
Laredo, TX 78040

The meetings and public hearing were widely and timely publicized through the following means:

1. Newspaper, TV, and Electronic and Media releases in English and Spanish.
2. Paid English and Spanish public notices in the Laredo Morning Times (the local newspaper of greater circulation).
3. Public Access Channel advertisement in English and Spanish.
4. Distribution of flyers in English and Spanish to neighboring schools, government offices, and social service agencies.

The comments received during the public meetings held included:

1. Need additional recreational centers and parks in South and West Laredo to include tennis courts.
2. Provide affordable housing in all areas of the City.
3. Need additional lighting at parks.
4. Need more swimming pools throughout the City.
5. Need to have more street lighting.
6. Need additional code enforcement in all areas of the City.
7. Provide downpayment assistance to households with higher than 80% median income.
8. Provide more affordable rental units for the elderly.
9. Need drainage to prevent flooding.
10. Provide more jobs opportunities for the youth of Laredo.
11. Coordinate with private investors to build a bowling alley and movie theatre in South Laredo.
12. Need for recreation centers for the elderly in the downtown area.
13. Sidewalk and street improvements.
14. Control odors and dumping in the creek areas.
15. Need to be more aggressive in the demolition of substandard homes that pose a health and safety hazard to a neighborhood.



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All comments received were considered during the preparation of the Consolidated Plan. Projects were proposed to address a majority of the needs identified during the citizen participation process.

Community Development staff met with and/or received information from the following organizations in support of the Consolidated Plan.

Mr. Abraham Rodriguez
Laredo Housing Authority
2000 San Francisco
Laredo, TX 78040

Ms. Carol Sherwood
Habitat for Humanity
1907 Freight Lane
Laredo, TX 78040

Mr. Rafael Torres
Azteca Economic Dev. & Preservation Corp.
19 Iturbide
Laredo, TX 78040

Ms. Barbara Kazen
Bethany House
819 Iturbide
Laredo, TX 78040

Ms. Roxanne Guerra
Catholic Social Services, Inc
1901 Corpus Christi
Laredo, TX 78040

Mr. Jose Ceballos
Laredo Homeless Coalition
P.O. Box 1994
Laredo, TX 78040

Mr. Angelo Picirillo
Laredo Webb Neighborhood Housing Services
216 Bob Bullock Loop
Laredo, TX 78040

Mr. Blas Castañeda
Laredo Community College
West End Washington St.
Laredo, TX 78040

Mr. Larry Dovalina
Lulac Haven
4601 Juarez Avenue
Laredo, TX 78041

Ms. Elizabeth Treviño
Laredo Municipal Housing Corp.
559 B. Poplar Lane
Laredo, TX 78041

Ms. Isela Dabdoub
Serving Children and Adolescents in Need
2387 E. Saunders #2
Laredo, TX 78040

Ms. Rosa Herrera
Texas Migrant Council
5215 MxPherson Rd.
Laredo, TX 78044

Dr. J. Michael Patrick
Texas A&M International Univ.
5201 University Blvd.

Mr. Alberto Loera
Centro De Servicios Sociales Atzlan
406 Scott Street



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Laredo, TX 78041

Mr. Manuel Sanchez
City of Laredo Health Department (HIV)
2600 Cedar
Laredo, TX 78040

Mr. Juan G. Sanchez
Border MHMR
1500 Pappas
Laredo, TX 78040

Ms. Cynthia Mares
Laredo Webb County Community Action Agency
1110 Washington Suite 203
Laredo, TX 78041

Mayor Betty Flores
Laredo Housing Finance Corporation
Corporation
P.O. Box 1276
Laredo, Texas 78042

Sister Rosemary
Casa de Misericordia
Sisters of Mercy/Mercy Health Systems
Laredo, TX 78040

Laredo, Texas 78041

Sister Maria Teresa Garjedo
Sacred Heart Children's Home
3310 S. Zapata Hwy.
Laredo, TX 78046

Major Reymundo Reyes
The Salvation Army
408 Matamoros Street
Laredo, Texas 78040

Mr. Ricardo Garza
St. Vincent De Paul Society
300 Allende
Laredo, TX 78041

Mr. Jose Ceballos
Metro Affordable Housing
2000 San Francisco
Laredo, Texas 78041

In compliance with the requirement that a jurisdiction make available its FY2003 Consolidated Plan to the public for review and comment, the City of Laredo notes the following:

1. A notice was placed in the Laredo Morning Times, (the newspaper of widest circulation in Laredo) on June 15, 2003, informing the public that the City of Laredo had prepared a FY2003 Consolidated One Year Action Plan. Included in the notice was a summary of the Consolidated Plan; the locations where the Plan could be viewed; to whom comments could be addressed; and the comment period dates. (Attached is a copy of the newspaper advertisement). The notice was published in English and Spanish.
2. The City of Laredo's FY2003 Consolidated Plan was made available for public review at the



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Offices of the City Secretary located in City Hall at 1110 Houston Street and at the offices of the Department of Community Development located at 1301 Farragut, 3rd Floor Transit Center, East Wing, during working hours, Monday thru Friday, 8:00 a.m. to 5:00 p.m. and at the Laredo Public Library located at 1120 E. Calton Road and the South Laredo Branch Library, located at 2200 Zacatecas, during working hours, Sunday thru Saturday.

3. Comment period extended from June 15, 2003 to July 15, 2003.

Comparison of Annual Plan to Five Year Consolidated Plan

The City of Laredo Consolidated One Year Action Plan for Fiscal Year 2003, beginning October 1, 2003 and ending September 30, 2004, represents the implementation of the housing and nonhousing strategies identified in the City's 2000 Consolidated Five Year Plan.

Housing Priorities

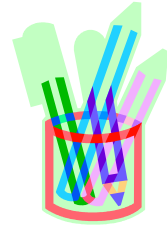
The 2003 Plan identifies efforts to be undertaken by the City and other public and private entities to promote homeownership through new construction and down payment assistance; rehabilitation of owner and rental housing; construction of rental housing; and the provision of rental assistance. These efforts are reflective of the housing priorities set in the Five Year Plan and represent a significant step toward the availability of affordable housing in our community.

Non-Housing Priorities

In the same manner, the 2003 Consolidated Plan reports that approximately 84 % of the City's 29th AY Community Development Block Grant is proposed to be used in support of nonhousing activities. Specifically, CDBG funds will be used in support of the following: \$635,277 for Community Development Administration; \$525,000 for Public Improvements in the form of sidewalks; \$1,675,000 for Public Facilities in the form of parks, park improvements, and a community center; \$389,275 for Public Services in the form of Graffiti Removal and acquisition of fire equipment; \$337,609 for Code Enforcement; and \$50,000 for Demolition. The non-housing priorities previously identified in the 2000 Consolidated Five Year Plan included public improvements, public facilities, code enforcement, public services, acquisition, demolition, and economic development. The activities proposed to be funded in the 2003 year coincide with the non-housing priorities set in the City's Five Year Consolidated Plan. The City remains committed to implementing necessary public improvements which help to insure a better quality of life for its citizens and which support the goals set in its Consolidated Plan.

Integrated/Comprehensive Approach

The City's 2003 Consolidated Plan, as amended, identifies the various housing and non-housing needs in the community. Based on the needs identified and comments received, problem solving



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strategies were developed, priorities for directing funding were identified and goals were set. Consequently, the activities proposed to be carried out in the 2003 Consolidated Plan reflect the continuing commitment of the City and other public and private entities to achieve the goals as set in the 2000 Consolidated Plan. Through the active participation of the City and participating public and private organizations the efforts undertaken are varied and progress in meeting the different priorities can be achieved.



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The City of Laredo's Consolidated One Year Action Plan for 2003, beginning October 1, 2003 and ending September 30, 2004, represents the implementation of the housing and non-housing strategies outlined in the City's 2000 Consolidated Five Year Plan, as amended. Annually, the City's 2000-2005 Consolidated Five Year Plan is updated through an Annual Action Plan which identifies the City's implementation and administration plans through the Community Development Block Grant (CDBG), the Home Investment Partnerships Program (HOME), and the Emergency Shelter Grant (ESG).

For 2003-2004, the City anticipates receiving approximately \$6,071,026 million for these entitlement programs. Based on formula allocations reported by HUD, the City specifically anticipates to receive \$4,407,000 million in Community Development Block Grant Funds; \$1,454,026 million through the HOME Investment Partnerships Program; and \$150,000 through the Emergency Shelter Grant. This 2003 Annual Action Plan presents the City's strategy for allocating these entitlement dollars to activities that will assist in achieving the objectives set forth in the 2000-2005 Consolidated Plan. The Housing Rehabilitation Program also anticipates receiving approximately \$180,000 through its Housing Rehabilitation Revolving Loan Fund. The HOME Program anticipates receiving \$60,000 in HOME Program Income.

The City's housing priorities include the construction of rental housing, the rehabilitation of rental housing, the rehabilitation of existing owner-occupied housing units, homebuyer assistance, and the provision of rental assistance. All these activities are identified as equally high priorities in the City's Consolidated Plan. In the same manner the construction of public improvements and public facilities, acquisition, demolition, as well as the implementation of code enforcement and graffiti removal services will help to further meet basic community needs, improve the quality of life, and safeguard that organizations remain committed to achieve the goals as presented in this document. The activities to be undertaken with the 2003 year HUD funds by the City and other organizations adhere with the priorities identified in the City's 5 year plan.

Federal Funds in Support of Housing

City of Laredo

The table on the following page highlights the goals of the City that coincide with the 2003 Consolidated Plan and estimates the outcomes expected in each area by undertaking the activities proposed in this Action Plan.

Housing Needs (City of Laredo)

Table 1



City of Laredo 2003 Action Plan

Goal	Strategies	2002 Benchmarks	2003 Proposed Investment
Preserve Homeownership (CDBG Funds)	<ul style="list-style-type: none"> Rehabilitate owner occupied homes 	<ul style="list-style-type: none"> Rehabilitate 46 units 	<ul style="list-style-type: none"> \$516,308
Increase Homeownership (HOME Funds)	<ul style="list-style-type: none"> Provide down payment assistance to first time homebuyers 	<ul style="list-style-type: none"> Assist 150 homebuyers 	<ul style="list-style-type: none"> \$833,229
Homeless Assistance (ESG Funds)	<ul style="list-style-type: none"> Provide operating assistance for homeless facilities and/or rehabilitation Provide homeless prevention funds to neighborhood agencies 	<ul style="list-style-type: none"> Serve 3,770 women and children Assist 70 Households 	<ul style="list-style-type: none"> \$103,500 \$45,000
Rental Assistance (HOME Funds)	<ul style="list-style-type: none"> Provide Tenant Based Rental Assistance 	<ul style="list-style-type: none"> Serve 100 people 	<ul style="list-style-type: none"> \$324,000

Housing Rehabilitation Program Income totaling \$180,000 is projected to be received and utilized to further housing activities, and approximately \$60,000 in HOME Program Income is projected to be received as a result of the Down Payment Assistance Loan Repayments.

The City of Laredo further intends to submit applications for competitive funding as may become available in support of the housing and non-housing priorities identified in the City of Laredo's Consolidated Plan. The monies received through these programs would be separate and are not the amounts anticipated to be received by HUD.

The Laredo Housing Authority

The Laredo Housing Authority will continue to assist families and individuals of very low income to secure safe, decent, and affordable housing. During the next year, the Laredo Housing Authority anticipates to provide a total of approximately \$5.5 million in Section 8 Certificate Voucher Program assistance to approximately 1,200 small and large, very low income families, \$177,074 in Section 8 Moderate Rehabilitation Program, \$315,175 in the Section 8 New Construction Program, and \$239,395 in Azteca Rental Housing operated by Riverfront Housing L.P. Assisted families are responsible for making rent co-payments, as applicable, and as per the requirements of HUD, depending on each assisted family's financial capability. The Laredo Housing Authority will continue to work with the private sector in identifying available and suitable rental properties.

Other Federal Funds in Support of Housing



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Federal funds are utilized in Section 202 projects (elderly housing projects) administered by Lulac Haven, Inc. and St. Vincent de Paul as supported by renter co-payments. It is anticipated that Lulac Haven, Inc. will obtain \$165,094 and St. Vincent de Paul, which includes Villa San Luis, Tanis Valdez Village, and Father Ed Kircher Apartments will receive \$587,664 in Section 8 Certificates.

Other federal funds provided in support of housing and emergency services include Federal Emergency Management Assistance (FEMA) funds totaling approximately \$59,062 distributed among various agencies and \$116,538 provided to Stop Child Abuse and Neglect, Inc. by the U.S. Department of Health and Human Services.

Leveraging of Federal Funds

In all cases, where federal funds are made available to fund specific activities, state, local, and private funds will be utilized to maximize the use of federal funds and expand the level of services that can be provided. Due to Laredo's high poverty rate, the City anticipates that the matching requirements for the HOME Program will again be waived. The City continues to be successful in obtaining private sector participation for HOME funded activities and will work to maintain, if not expand, this level of cooperation. In terms of the Emergency Shelter Grant Program, the identified sub-recipients of funds will provide the necessary in-kind match in the form of its program operating budget which is financed with other than federal funds.

Non-Federal Funds in Support of Housing

The Laredo Housing Finance Corporation in 2002 was awarded \$15 million in Mortgage Revenue Bond Financing, and still has available \$9 million. Additionally, approximately \$17 million is anticipated to be made available through the state as provided to Laredo Webb NHS, the Laredo Webb County Community Action Agency, Stop Child Abuse and Neglect, Catholic Social Services of Laredo, Inc., City of Laredo Health Department, and Border Region MHMR Community Center. (Table 2)

Non-Federal Funds

Table 2

Agency	Amount
The Laredo Housing Finance Corporation	\$9,000,000
Laredo Webb Neighborhood Housing Services (NHS)	\$175,000
Laredo Webb Community Action Agency (CAA)	\$1,701,191
Serving Adolescents and Children in Need (SCAN)	\$179,662



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Catholic Social Services (CSS)	\$235,360
City of Laredo Health Department	\$6,615,961
Border Region MHMR Community Center	\$8,148,767

The specific amounts are further identified within the One-Year Action Plan narrative. Noted by activity type are all resources and programs expected to be available to the jurisdiction from federal, state, and local funding sources.

AFFORDABLE HOUSING

New Construction/Homeownership

Habitat for Humanity, Inc.

Habitat for Humanity, Inc., a locally recognized Community Housing Development Organization (CHDO) was awarded \$123,400 in fiscal year 2000-2001 to acquire land on which to build affordable housing. The homes, which will consist of 3 and 4 bedrooms, are to be constructed in part by HOME Investment Partnership funds, and the rest will be through donated labor and materials. Families who are pre-selected provide sweat equity and assist in the actual construction of the housing units. Two homes have been completed, and a third home will be constructed by an all women crew. Habitat has also begun construction of a park in the Riverhill Subdivision. The park, which will be situated on approximately 1 ¾ acres of land, will be used to provide family support services and will also serve as a volunteer training site. It will contain two 20x30" pavilions, a playground, and bathroom facilities.

Another project that is in the design stage, is a colonia project located in the ETJ. Habitat is not only constructing the homes, but is also developing the area. A total of 45-50 single family dwellings will be constructed and be made available to very low income persons falling within 25% to 59% of area median family income.

METRO – Lease/Purchase Project

Ten homes were constructed in the Los Obispos Subdivision by the Metro Affordable Housing Corporation and are being leased to low-income households. METRO is in the process of constructing another ten homes for Phase II in Los Obispos. They are proposed to be completed in June of 2003. The homes are being constructed on land previously purchased with HOME funds by the City, and made available to the METRO Affordable Housing Corporation.

Rehabilitation

Homeowner



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The City of Laredo

The priority of rehabilitating existing housing will continue to be addressed through various programs. The City of Laredo's Department of Community Development will continue to administer its Housing Rehabilitation Program. Through this program, owner occupants consisting of small and large families whose incomes range from very low to moderate, will be assisted in making necessary repairs to their dwellings. This program for qualifying owner-occupants will provide 0% interest loans at a maximum of \$30,000 in order for homes to be brought up to housing standard conditions. Of the total loan amount, 57% will be paid back in 120 monthly installments throughout a 10-year period. The remaining 43% will be provided in the form of a forgivable loan which will be forgiven 1/120 each month that the owner continues to reside in the assisted unit. Elderly and disabled households of very low income (60% or less of HAMFI) are eligible to receive a 100% forgivable loan for the life of the loan as long as the owner continues to reside in the assisted unit. The same conditions apply to the Fire Rehabilitation Loan Program, which assists low and low-moderate-income households, whose homes have been damaged by fire; the loan limit for this program is \$30,000. Also provided through the Housing Rehabilitation Program are Sewer Connection Grants of up to \$8,000 to eliminate pit privies, cesspools and septic tanks; Emergency Repair Grants of up to \$8,000 to eliminate life threatening hazards; and Paint Grants of \$2,500 to eliminate blighting influences in CDBG areas. The Housing Rehabilitation Loan Program will be funded through \$408,308 in CDBG 29th Action Year Funds and \$180,000 in Housing Rehabilitation Revolving Loan Funds. It is anticipated that approximately 46 low and very-low income, small and large families will be assisted through the various Housing Rehabilitation Programs during the next year. Assistance will be provided throughout the City.

Webb County Community Action Agency

State funds allocated by the Texas Department of Housing and Community Affairs to the Laredo Webb County Community Action Agency (CAA) through the Low Income Heating Energy Assistance Program (LIHEAP), Weatherization Assistance/Enhanced Weatherization Program (\$152,304), and through the Department of Energy (\$91,264), will be used for weatherization of owner occupied units. This program will provide weatherization services to qualifying low-income small and large families (0-30% of HAMFI), including the elderly and the handicapped who reside within the City limits and in neighboring rural areas such as the cities of Mirando and Bruni. Weatherization costs and the weatherization completed on a home are based on the condition of the home. The Weatherization Assistance Program is not a renovation program. This program strictly addresses only those improvements, such as replacing a broken window or insulating a home, which will directly affect the heating and cooling of a home. Laredo Webb County Community Action Agency anticipates assisting approximately 94 small and large households through both of these programs. Program match is not applicable. Laredo Webb County Community Action Agency is waiting for notice of approved funding from the System Benefit fund. Through this program, showerheads, aerators, and refrigerators are provided to qualifying households to promote energy efficiency.

Webb County CAA has also submitted an application for funding for the 2003 Youth Build Program whose purpose is to assist disadvantaged young adults County-wide to complete their high school education and for them to receive training in various vocational skills such as home building and repair.



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The Laredo Webb Neighborhood Housing Services

The Laredo Webb Neighborhood Housing Services, (NHS) Inc., will continue to implement a rehabilitation program, through the use of past funding, to serve disabled homeowners whose homes are in substandard condition. Assistance will be provided in the form of grants of up to \$30,000 for moderate rehab. Assistance will be given to qualifying individuals and/or families earning 0-50% of Household Adjusted Median Family Income. This program will assist 2 households owned by disabled citizens in El Chacon and in Santo Niño neighborhoods. This program is intended to bring current substandard homes to standard living conditions. Criteria for the loans will be based on individual incomes and credit.

Rental

The Laredo Webb Neighborhood Housing Services

The NHS continues to operate 10 duplex rental units located on Boston St. These rental units were purchased with previous HOME CHDO Funds. The NHS was also awarded 2000 HOME CHDO funds in the amount of \$80,000. With these CHDO monies, a total of five lots were purchased in the Riverhills Subdivision on which affordable housing units will be built and made available to low income individuals/families. One home has been completed and closed on and the remaining homes are under construction. In addition, the NHS was awarded 2002 HOME CHDO funds in the amount of \$225,000. These funds will be used to purchase a minimum of 10 lots on which 10 homes will be constructed. These homes will be designed and made available to people with special needs. An application was submitted to the Texas Department of Housing and Community Affairs (TDHCA) for assistance in the amount of \$300,000 in order to make the homes more affordable for those with special needs.

The Laredo Housing Authority

The Laredo Housing Authority anticipates repairing and rehabilitating public housing units as necessary and as financed through the Comprehensive Grant Program/Capital Fund Grant with funds totaling \$1,647,573 million. Prior year fund balances will also be utilized. Activities to be carried out will be those identified in the Annual Statement of the Five Year - Comprehensive Plan for Modernization (CPM) available at the offices of the Housing Authority located at 2000 San Francisco and included as an attachment in this report.

The Laredo Municipal Housing Corporation

The Laredo Municipal Housing Corporation owns and operates 148 units at the Tomas Flores Apartments consisting of 74 duplexes. LMHC plans major capital improvements to these units



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consisting of the replacement of 148 service entries, replacement of 10 complete a/c units, replacement of 8 furnaces, and painting of 25 duplexes for a total expenditure of \$223,500. In addition, approximately \$74,776 will be used for the continued maintenance and rehabilitation of these units. The Laredo Municipal Housing Corporation also owns and operates 64 apartment units at the Tomas A. Flores apartments. Approximately \$31,642 is estimated to be used for maintenance and rehabilitation of these apartments.

During fiscal year 2000, the Laredo Municipal Housing Corporation executed a property management contract with the City of Laredo to provide the property management services for the homes being purchased by the City of Laredo under the FAR Part 150 Airport Noise Compatibility Program. This project involves the acquisition of certain owner-occupied units within the Noise Abatement Project area. By acquiring those properties, the owner-occupants are given the opportunity to move out of the Noise Abatement Project area by selling their homes to the City. As homes are acquired, these properties are placed on the market for leasing. Repairs are made to the homes prior to offering them to the general public for leasing. It is projected that for FY 2003, a cumulative total of approximately 95 homes will have been acquired and leased out. Projected rental revenues are estimated at \$503,546. The operating budget for this program is estimated to be \$261,125.

Homebuyer Assistance

The City of Laredo

The City has allocated \$833,229 of its 2003 HOME Grant and anticipated Home Program Income for downpayment assistance to facilitate homeownership for first-time, small and large, low-income homebuyers. All loans are provided at 0% interest and are paid back after the first lien (usually 30 years) is paid. Through 2003 FY funding and funding from prior years, it is anticipated that 150 households with incomes of less than 80% of HAMFI will be assisted citywide. It is anticipated that this program will generate approximately \$10.8 million in private sector financing.

The City, through its HOME Program, provides down payment assistance to households at 80% of area median family income up to \$9,000. It also provides up to \$15,000 to households at the 60% area median family income, up to \$12,000 to households above 60% and up to 70% of the area median family income. The amount of assistance is based on the amount needed to make the home affordable to the prospective home buyer. The City coordinates closely with the mortgage company and the prospective home buyer to facilitate this assistance. The Community Development Director will have the final decision on the approval of the applications.

It is the intent of this program to assist low-income first-time homebuyers towards the purchase of a new or existing home.



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The Laredo Webb Neighborhood Housing Services

The Laredo-Webb Neighborhood Housing Services (NHS) continues to implement a First-Time Homebuyers Homeownership Program. The NHS receives \$100,000 in funding from the Neighborhood Reinvestment Corporation located in San Antonio. Beginning in October of 2003, the NHS will assist first-time homebuyers with down payment and closing cost assistance. A total of up to \$2,000 will be available to those families/individuals that earn below \$45,000. NHS also received \$25,000 from Fannie Mae for homebuyer counseling purposes. They provide pre-purchasing workshops and homebuyer counseling to an average of about 40 homebuyers per month. NHS is approved by HUD to provide these services.

The Metro Affordable Housing Corporation

The METRO Affordable Housing Corporation, will continue its mission to educate and assist community residents by providing comprehensive housing counseling. It will provide landlord/tenant, pre and post homeownership counseling, mortgage counseling, and rent delinquency counseling services. This program works closely with all families interested in homeownership, but places particular attention to those families paying high rent. METRO currently provides 8-hour courses given to first-time homebuyers. The courses are offered to as many as 35-40 homebuyers each course day. These services are a result of partnerships developed with public and private organizations. METRO was also awarded a grant from the U.S. Department of Housing and Urban Development through the Housing Counseling Program in the amount of \$9,802 for a continuum of services. The Corporation will also continue to provide a monthly, bilingual homebuyer education class, free of charge to all public housing residents.

Rental Assistance

The City of Laredo

Throughout the next year, the City will continue to provide Tenant Based Rental Assistance to qualifying individuals. Assistance will be made available to low income elderly residents who wish to reside in the downtown area. The total amount budgeted in Tenant Based Rental Assistance for 2003 is \$324,000. Approximately 100 elderly persons will be assisted.

The Laredo Housing Authority

The Laredo Housing Authority will continue to assist families and individuals of very low income to secure safe, decent, and affordable housing. During the next year, the Laredo Housing Authority anticipates to provide a total of approximately \$5.5 million in Section 8 Certificate Voucher Program assistance to approximately 1,200 small and large, very low income families, \$177,074 in Section 8 Moderate Rehabilitation Program, and \$415,175 in Section 8 New Construction Program. El Azteca Housing Development operated by Riverfront Housing L.P will also receive funds totaling \$239,395. Assisted families are responsible to make rent co-payments, as applicable and as per the requirements of HUD, depending on each assisted



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family's financial capability. The Laredo Housing Authority will continue to work with the private sector in identifying available and suitable rental properties.

New Construction of Affordable Rental Housing

City of Laredo

The City of Laredo requested proposals from certified CHDO's in Laredo for the use of the \$218,100 allocated in HOME CHDO set aside funds for 2003. Proposed for funding is the only proposal received, which was submitted by the Azteca Economic Development and Preservation Corporation. They are requesting these funds to construct 4 one bedroom handicapped accessible rental units and 2 three bedroom rental units which will be made available to households at or below 60% of area median income.

The Azteca Economic Development and Preservation Corporation

The Azteca Economic Development and Preservation Corp. (AEDPC) continues to operate the El Azteca Housing Development, which is comprised of 50 1, 2, and 3 bedroom rental units. These apartments are currently fully occupied. Extensive on-site counseling to those renting and/or wanting to purchase a home is also offered at the complex. The Azteca also continues to operate two 3-bedroom apartments located on Lincoln Street. These apartments were constructed using HOME CHDO funds and are made available for rent to persons at or below 80% area median family income levels. Another CHDO project that was completed in April of 2003 was the construction of 2 duplex units on Market Street. These duplexes are rented to low-income individuals/families that are at or below 80% amfi.

The A.E.D.P.C. will continue to seek funding, as it becomes available, from the Texas Department of Housing and Community Affairs for construction of single-family rental housing.



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Low-Income Housing Tax Credits (LIHTC)

Clark's Crossing Apartments, a 160 unit multi-family mixed-income rental housing project located at 3351 Clark Blvd. was open to the public in May of 2003. The size of the apartments range from 1 to 3 bedrooms, and the facility includes a daycare center, controlled access gate, and a swimming pool. The developer received \$777,000 in Low Income Housing Tax Credits from the Texas Department of Housing and Community Affairs in support of this project. Based on the percentage of Laredo's area median income of \$32,700, 60 apartments are restricted to tenants who earn up to 50% of median income annually. Another 60 apartments are restricted to tenants who earn up to 60% median income, and 40 apartments have no income rent restrictions. Prior to entering the apartments, renters will receive homebuyers counseling with the intent of transitioning them to homeownership.

The Laredo Vista II applied for, and was awarded LIHTC. They are in the process of constructing a 115 - unit apartment complex composed of 2, 3, and 4 bedrooms to house low, and low-moderate individuals and/or families earning 50% and 60% of Household Adjusted Median Family Income (HAMFI). This development will be located on Cielito Lindo Blvd. in South Laredo. The developer obtained \$865,960 in tax credits for this project. Construction is now underway and the units should be completed by the fall of 2004.

Three Points Affordable Condominium Project

The Laredo Affordable Housing Corporation, a non-profit corporation, proposes to develop 32 affordable condominiums in the Eastern Division of the City of Laredo, specifically on Block 1713 between Chacon Street, Piedra China Street, Arkansas Street and New York St. located in the Three (3) Points area in South Laredo. The units will be comprised of 20-three-bedroom units at 1,200 square feet per unit, 9 two-bedroom units at 1000 square feet per unit, and 3 one-bedroom units at 800 square feet per unit with two units designed as handicapped accessible. This project will afford persons/families of low-moderate income the opportunity to rent condominiums at an affordable price. These condominiums will be made available to



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individuals/families whose incomes are at or below 80% of housing area median income levels.

HOMELESS ACTIVITIES

The City of Laredo

The City of Laredo anticipates receiving an Emergency Shelter Grant allocation of \$150,000 for the 2003 program year. The City will utilize approximately 30% or \$45,000 of its allocation to provide homeless prevention services in contract with local service provider(s). \$103,500 will be used for shelter operations and/or rehabilitation of a shelter. The City requested proposals from interested homeless provider agencies in April of 2003. Five homeless provider agencies each submitted a proposal for consideration. After a detailed review of the proposals by staff, proposed is the award of \$22,500 to Bethany House for Homeless Prevention Assistance, and \$22,500 for Homeless Prevention Assistance to Webb County Community Action Agency. Additionally, proposed is the award of \$23,000 to Sacred Hearts Children's Home for rehabilitation of the big girls cottage at Sacred Hearts, \$27,000 to the Laredo Homeless Coalition for Operation of the Lilia and Guadalupe Martinez Shelter and Resource Center, and \$53,500 to Laredo Catholic Social Services also for operation of La Frontera Halfway House. Award(s) to qualifying agencies will be made upon availability of funds. Approximately 1% or \$1,500 of the allocation will be used to cover reasonable administrative costs. A match which equals the amount allocated by HUD, will be generated through in-kind, volunteer, and/or donated contributions by the City or its sub-recipient(s), as deemed acceptable in Section 576.71 of 24 CFR, part 576.

The Laredo Homeless Coalition

Laredo's Homeless Coalition will continue to work to strengthen its organizational structure in order to improve the living conditions and/or reduce the number of Laredo's homeless population. The mission of the Laredo Homeless Coalition, through the creation of public/private partnerships, is to assist homeless individuals and families in securing housing, and the necessary support services including, but not limited to education and training, job retention, health assistance and referral services, in order to end the state of homelessness and promote self-sufficiency in a manner that is professional, compassionate, and helps to preserve the dignity and individuality of the population served. The Laredo Homeless Coalition has entered into an agreement with Bethany House to lease their property, at no charge, to open a much needed shelter in downtown Laredo. They have also acquired the needed funding to rehabilitate the building and for staffing and operation from 2002 Emergency Shelter Grant funds. In addition, they have received a commitment for a \$200,000 grant from the Bruni Vergara Foundation, which will also be used for the rehabilitation of the building. Upon completion of the rehabilitation of the building, in approximately six months, the shelter will have the capacity to shelter approximately 20 homeless men, 2 families, and 8 females. They will also be providing



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shower and laundry facilities to other homeless individuals. The Coalition anticipates being able to assist 4,356 individuals on an annual basis. As possible, the Coalition will make applications to the U.S. Department of Housing and Urban Development and other agencies such as the Meadows Foundation, 2003 Emergency Shelter Grant Funds (\$27,000), for funding in support of activities/projects identified in the course of the year which support the Coalition's goals.

Catholic Social Services

Catholic Social Services operates La Frontera Halfway House, which provides shelter for women and children. The shelter, located in West Laredo, assists homeless persons including battered wives, evicted individuals who are mentally ill or are in the process of being placed in a nursing home. CCS administers various vital social services that include Emergency Food Assistance, Homeless Shelter, Rent and Utility Assistance, Immigration Assistance, the Family Violence Program, and the Victims Shelter Program. The general goals of the programs are to strengthen and empower the family by proactively bridging needs with resources. Catholic Social Services anticipates utilizing \$506,141 for the operation of the Frontera Halfway House during the next year. Funding sources include \$252,979 from the Texas Department of Human Services, \$15,000 from the City of Laredo, \$34,762 from the Federal Emergency Management Fund, \$53,500 in 2003 Emergency Shelter Grant Funds, and \$100,000 for the Diocese of Laredo Subsidy and private donations. Funds for homeless prevention and general welfare assistance. It is estimated that in operating days, they will assist over 5,314 women and children. (Operating days is calculated by the number of days an individual stays at the shelter). Catholic Social Services also receives \$120,360 in City of Laredo General Funds for homeless prevention and general welfare assistance.

Casa de Misericordia

In January 1998 Casa de Misericordia was awarded funding from the Sisters of Mercy for the opening of a women's shelter. The shelter opened its doors in July 1998 with this grant and additional in-kind donations from Mercy Health System of Texas, community organizations and many individuals and families. Initially, the purpose of the shelter, which can house up to 22 women and their children, was to provide year round multi-service programs of safety planning, support, advocacy and education programs for the victims of domestic violence. Now services include court accompaniment activities and assistance with VAWA (Violence Against Women's Act) applications. They also provide weekly support group activities, field trips, and summer activities for both residents and non-residents. Services are offered to residents of Jim Hogg, Webb, and Zapata counties. Casa de Misericordia receives funding from the Criminal Justice Division from a yearly grant to provide an in-house counselor. Casa also receives funding from the State (TDHS) according to the state's budget, from the Violence Against Women Organization, United Way, the Office of the Attorney General, and the City of Laredo. In the near future, Casa de Misericordia plans to build an Education Center in order to provide these women and their children, with the education and skills needed for a secure and independent lifestyle. Casa de Misericordia received a commitment for a \$500,000 grant from the Bruni Vergara Foundation to build the Education Center.

The Salvation Army

The Salvation Army will continue to provide temporary shelter for homeless men and food to the City's homeless and very low income residents. The Center provides temporary shelter to approximately 11,000 men per year. This non-profit organization receives its major funding from the United Way and is also funded by private contributions.

Serving Children and Adolescents in Need, Inc. (S.C.A.N)



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Serving Children and Adolescents in Need, (SCAN) Inc., formally named Stop Child Abuse and Neglect, is a community-based, non-profit organization that administers comprehensive, culturally relevant, and developmentally appropriate services to children, adolescents and their families. The agency has eighteen programs that provide prevention, intervention, substance abuse treatment, outpatient treatment, emergency shelter services, victim assistance, and outreach services. The programs cover the continuum of services(prevention, intervention, treatment and after-care). S.C.A.N receives a total of approximately \$4,500,000 from various state and federal agencies. Funding sources include the Texas Commission of Alcohol & Drug Abuse (\$2,054,628), the Texas Department of Protective & Regulatory Services(\$542,883), the U.S. Department of Health & Human ServicesAdministration for Children & Families (\$390,494), the Office of the State Attorney General (\$81,424), the Office of the Governor Criminal Justice Division (\$63,281), the City of Laredo (\$36,000), Texas CASA (\$30,616), Casey Family Programs (\$150,091), the Texas Department of Health (\$116,538), the United Way of Laredo (\$21,000), the Texas Health & Human Services Commission, United Way of Hidalgo and Starr (\$9,000) Webb County Commissioners Court (\$5,000), and from private and corporate donations (\$149,662). They also receive funding through private contracts and third party billings.

Victory Outreach

Victory Outreach, a non-profit non-denominational religious organization, will continue to operate as a temporary shelter and therapy center for substance abusers. The center acquires operational funds through church offerings and fundraisers. They plan to assists 200 people during the next year ranging in ages from 13 to 50 (80% males and 20% females)

Sacred Heart Children's Home

Sacred Heart Children's Home will continue to serve as a temporary shelter for abused and neglected children. Its major funding source is the United Way, but it also receives support through private donations. Sacred Heart submitted a proposal requesting \$23,000 for the rehabilitation of the big girl's cottage from 2003 Emergency Shelter Grant Funds. The shelter provides a home to children who have lost one or both parents by death or divorce, children whose relatives feel that they cannot care for them properly, children whose parents' income cannot provide for the child's needs, children who due to illness in the family, cannot remain at home, or children who have been abused, neglected or rejected. Sacred Hearts provides shelter to approximately 54 to 58 children yearly. Boys residing there range in ages from 5-10 and all girls may remain at the shelter for as long as they are in school.

NON-HOMELESS COMMUNITY ACTIVITIES-Special Needs

Webb County Community Action Agency

Webb County Community Action Agency administers the Comprehensive Energy Assistance Program (CEAP), funded by Texas Department Housing and Community Affairs, in the amount of \$341,067. Approximately 2,300 households have been assisted under this program which provides utility assistance to low-income families, elderly and handicapped. Energy conservation classes as well as money management classes are part of the assistance. CAA



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submitted a proposal for 2003 Emergency Shelter Grant funds and anticipates receiving \$22,500 to provide assistance with rent/mortgage payments and other homeless prevention assistance. Another program is the Elderly Nutrition Program. Funding for this program is provided by the City and the County and totals approximately \$105,000. About 250 individuals are served meals on a weekly basis. Meals are served at CAA Community Centers throughout the City and are free of charge to low-income clients who are 55 years of age or older. Meals on Wheels, another program funded by both the County (\$95,000) and the City (\$20,000), provides meals to approximately 500 individuals seven days a week who are “Home Bound” and that are certified by TDHS. CAA contracts with the Texas Department of Human Services to provide this service. They will also receive a grant of \$571,262 from the Texas Department of Human Services.

In addition, Webb County CAA has initiated an After School Tutoring Program in 2003 for Middle School students. Students from local High Schools will act as tutors. These students will gain invaluable real life experience and also satisfy the requirements for community service needed for graduation. The tutoring sessions will be held at the Mother Cabrini and Buenos Aires Community Centers. CAA has partnered with The Laredo Food Bank to provide nutritious meals on a daily basis to the students at the Centers, and with Texas A& M International University, as a part of their Gear UP Program, to supervise the tutors.

Webb County CAA also received funding in the amount of \$25,594 for 2003 from CPL Retail Energy, and WTU Retail Energy for the Neighbor-to Neighbor Program. Under this program, CAA will utilize these funds to help needy people experiencing an energy emergency or crisis; pay their home energy expenses (up to \$150.00 for one month).

Webb County CAA also oversees the El Aguila Rural Transportation Program. El Aguila’s goal is to provide the general public in non-urbanized areas, access to public services, employment, education, shopping, recreation, and health care. They plan to accomplish this by providing professional and cost effective transportation to the public. El Aguila receives \$300,000 from the State and \$437,000 in Federal funds in support of their program. They also received \$66,000 this year from the Texas Department of Transportation, which was used towards the purchase of a new bus.

Serving Children and Adolescents in Need, Inc. (S.C.A.N)

Serving Children and Adolescents in Need, (SCAN) Inc., formally named Stop Child Abuse and Neglect, is a community-based, non-profit organization that administers comprehensive, culturally relevant, and developmentally appropriate services to children, adolescents and their families. They administer various programs which include the *S.T.A.R.* program which provides short-term counseling services to children and youths that range in ages from 7 to 17 who are truant, runaways, at-risk, experiencing family conflict, or first time offenders. The *S.A.S.I.* Program provides 24 hour crisis intervention for victims of sexual assault of all ages and the *CORAZON* Program provides sexual abuse prevention and intervention services. S.C.A.N. also provides the Futuros Positivos Program, the *S.T.A.N.D.* Program, the *S.T.A.N.D. Outpatient* Program, and the *P.A.C.T.* Program which provide drug prevention services for youth of different age groups. The *R.A.I.C.E.S* Program provides residential treatment



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for chemical dependency. Other programs include the *G.A.P.* Program, the *O.S.R.* Program, and the *R.H.Y* Program. In order to provide in-house substance abuse treatment to girls, as well as to the boys now being served, S.C.A.N is in the process of submitting applications to various foundations, which would allow them to acquire a building large enough to house both males and females.

Centro Aztlan

Centro Aztlan provides transportation and emergency services to migrant and seasonal farm workers. Transportation assistance to departing migrants is in the form of cash assistance. They also provide utility and rental assistance to migrant families experiencing financial emergencies. In addition, the Centro Aztlan provides emergency food boxes, which they make available to farm worker families. Centro Aztlan expects an approximate caseload of 450 families that will receive services throughout their service area. They expect to receive approximately \$100,000 in funding in the coming year from the Texas Department of Housing and Community Affairs.

St. Vincent De Paul and The Haven Inc.

The St. Vincent De Paul Society will continue to administer the Tanis Valdez Village, Father Ed Kircher, and Villa San Luis, Section 202 housing projects, to provide housing to elderly and handicapped individuals. A total of 236 units are made available through these three housing projects which are located in Census Tracts 12, 15, and 17.03. St. Vincent De Paul Society's budget for FY2003 is derived from HUD Section 8 housing assistance payments (\$587,664) and rent subsidies. Similarly, LULAC Council 624 will continue to operate The Haven, Inc., formerly known as LULAC Haven, a 48-unit housing project located in Census Tract 17.03. For FY2003, The Haven Inc. has budgeted \$165,094, derived from HUD Section 8 housing assistance payments and rent subsidies.

Individuals with Mental Health Problems

The Border Region MHMR Community Center, formally known as the Laredo State Center, funded by the Texas Department of Mental Health and Mental Retardation, will continue to operate several programs which provide temporary housing and support services to persons who are mentally retarded and/or have mental health problems. Border Region MHMR serves approximately 2000 clients (adults and children) per year. For FY2003-2004, a budget of approximately \$14,457,200 million has been allocated to Border Region MHMR Community Center. This program operates in the counties of Webb, Jim, Hogg, Starr and Zapata. Their funding is from Texas Mental Health Mental Retardation (approx. \$7.9 million), the Federal General Revenue Fund (724,451), Medicaid Earned Revenue (\$5.4 million), Medicare Part B (\$123,293), and other revenues. Border Region MHMR Community Center was awarded a PATH grant through the Texas Homeless Network (\$158,767) to provide outreach services to homeless, mentally ill persons. Border MHMR was also awarded a grant from the Texas Commission of Offenders with Mental Impairments (TCOM) for (\$90,000). This grant assists parolees to access needed mental health services. Also, the Border Region MHMR as a member



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of Laredo's Homeless Coalition, will provide counseling services at the Coalition's Homeless Shelter, once it has opened, and assist them in their application for the Shelter Plus Program. To further meet the needs of the mentally retarded or persons with mental health problems, Border Region MHMR is seeking the funds needed to purchase 5 vans to transport mentally retarded consumers for medical and other much needed services. In addition, Border Region MHMR will be applying for 3rd Party funding from the City of Laredo during the next FY, and will be working with the City's Parks and Recreation Department to obtain qualified personnel to provide recreational activities for their consumers.

Bethany House of Laredo, Inc.

Opened in the fall of 1982, Bethany House's primary mission is to provide hot meals, free of charge to the homeless, disabled, indigent, and the elderly. Bethany House provides on site meal service and delivery of meals (three routes and 5 colonias) in West and South Laredo. Bethany House now prepares over 1000 meals daily. Conveniently located downtown, anyone can come in for meals, free clothing, nonperishable pantry items, or emergency shelter during inclement weather. Rent or utility assistance is also provided as funds permit. Bethany House will also be providing meals to the homeless at a shelter, which will be operated by the Laredo Homeless Coalition, and which is scheduled to be opened by early 2004. Other services include the "Kids Café", a service provided to six public housing community centers after school. Bethany House also provides meals on Saturdays for children in its tutorial program. Also, more than 1250 bags of groceries are distributed during special events at Bethany House. Bethany House also has a service contract with Webb County Juvenile Detention Center to provide meals four times a day, year round. Bethany House receives its major funding from the United Way (\$47,500), but also received \$12,500 from the Prairie Foundation, \$15,000 from the Kennedy Memorial Foundation, \$12,500 from Webb County in 3rd Party Funding, and \$24,300 from FEMA. Other contributors include the Womens City Club (\$2,538), HEB (\$18,500) for the purchase of a van, and the City of Laredo (\$27,500). Bethany House also currently receives \$30,000 in Homeless Prevention assistance through the Emergency Shelter Grant Fund and has submitted a proposal for 2003 ESG funds. They anticipate receiving \$22,500 to assist with rent/mortgage payments and other homeless prevention assistance.

Texas Department of Human Services

The Texas Department of Human Services (TDHS) provides various services to low income families and individuals in the community. TDHS is a State funded agency and receives its funding every two years. Some of the services provided by TDHS include the Food Stamp Program, Texas Health Steps, Medicaid, and TANF. The Food Stamp Program helps low-income people buy food for good health. Anyone can qualify if they work for low wages, are unemployed or work part time, receive welfare or other public assistance payments, are elderly or disabled and live on a small income, or are homeless. The Texas Health Steps program assists



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people under 21 years of age who receive Medicaid. This program provides free medical and dental checkups, eye exams, lab tests, and shots, if needed. Temporary Assistance for the Needy (TANF) provides assistance to families with dependent children to purchase items other than food. The Medicaid program provides medical assistance to low-income citizens. The type of assistance received is based on age and income limits although the majority assisted are children, pregnant women, the aged, or disabled.

HIV Infected Individuals

In 1985, the City of Laredo's Health Department through its HIV Division, began providing rental, preventative, counseling, and other assistance to very low income individuals disabled by the AIDS Virus. Currently, services provided to AIDS victims include Evidence Based Interventions, Prevention Counseling Partner Elicitation, Prevention Case Management, Sexually Transmitted Disease Clinic, Early Intervention Services, and Housing Opportunities for Persons with AIDS. The Program receives a total of approximately \$850,000 in State and Federal funds. One third of the funds are targeted towards prevention and approximately \$95,000 (from a HOPWA grant) is used for long-term or emergency housing and rental assistance. The HIV Division also receives \$365,000 from Ryan White Title II, and \$105,000 from the Department of Health and Human Services. The HIV Division is currently seeking other funds to provide additional services such as payment for funeral services to help surviving families, and for the purchase of vehicles for staff who provide outreach services. Services at the STD Clinic are provided to the public free of charge, but due to funding limitations can be provided only once a week. Of the 225 AIDS victims currently identified in Laredo, approximately half are receiving assistance from the City of Laredo Health Department's HIV Division.

OTHER ACTIONS

Meeting Underserved Needs/Fostering and Maintaining Affordable Housing

All the activities outlined in the One Year Action Plan help meet an underserved need in the community. The need for affordable housing in our community is great; and consequently, the City is making every effort possible to increase the availability of affordable housing for persons of very low, low, and low and moderate income by effectively utilizing available resources and entering into partnerships with the private sector. It is in this same manner, that the various service organizations identified are working to help those in our community who are most in need. Efforts include safeguarding Laredo's existing housing stock as well as the new construction of affordable housing.

Barriers to Affordable Housing



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Efforts to be undertaken by the City of Laredo and/or other organizations to eliminate affordable housing barriers include but are not limited to:

1. Continuing to make available down payment assistance to facilitate homeownership by individuals and families of low income.
2. Working with the private sector to promote the construction of affordable housing by not implementing any restrictive building fees.
3. Negotiating the lowest fee possible by purchasing multiple lots at one time in the construction of affordable housing.
4. Working with the private sector, including local banks and Fannie Mae to bring forth and implement mortgage financing programs which require little or no downpayment.
5. The City will continue to make available tenant based rental assistance for the elderly.
6. Keeping informed of innovative methods of construction, which help keep the cost of construction low.
7. Providing homebuyer-counseling services.

Lead Based Paint Hazard Reduction

Integration of new Federal lead-based paint requirements into the local rehabilitation programs that are funded through HUD's Office of Community Planning and Development are currently being implemented (conducted) in the Laredo, Texas area. Federal regulations require that lead hazard evaluation and reduction activities be carried out for all projects constructed before 1978 that are receiving rehabilitation assistance. Currently, lead-based paint testing is being conducted on all local CDBG rehabilitation projects in the City of Laredo.

The evaluation process involves a visual inspection of all painted surfaces in the subject home by a state licensed and certified Lead Paint Risk Assessor. The City of Laredo currently has one such risk assessor on staff with the Department of Community Development's Housing Rehab Division. In an effort to minimize equipment costs and better utilize existing resources, the City of Laredo entered into an inter-governmental agreement with the Texas Department of Health, Office of Border Health, for the exclusive use of a specialized paint testing device called an X-Ray Fluorescence Analyzer. This cooperative agreement between the City of Laredo and the Texas Department of Health saved the City of Laredo approximately \$25,000.00 in equipment costs.

The risk assessor evaluates the condition of the paint in the subject home and forms an opinion as to the level of lead-based paint hazard using guidelines established by HUD and the EPA. If the risk assessor determines there is a lead-based risk hazard in the subject property, the risk assessor following established federal guidelines, will determine whether lead hazard control work can be efficiently and safely carried out prior to receiving federal assistance.



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The risk assessor's duties include detailed planning, project evaluation activities, workplace safety specifications, and coordinating the housing rehabilitation process. They are all integral parts of the lead-based risk assessment process to help identify and eliminate lead-based paint health hazards in the City of Laredo.

An important initiative in reducing lead based paint hazards, is to educate citizens regarding lead based paint poisoning. The City of Laredo will inform residents, through its Housing Rehabilitation Program, of the sources of lead based paint, the symptoms associated with and precautions to take to prevent lead-based paint poisoning, and provide homeowners guidance regarding homeowner maintenance and treatment of Lead Based Paint.

The City has also taken the responsibility of advising local contractors about the new regulation in order to build a pool of local certified contractors. Moreover, the City of Laredo will continue to work in partnership with local private and public health agencies in assisting families in whose homes, lead based paint poisoning has been detected.

Anti-Poverty Strategy

In an effort to reduce the incidence of poverty, the City of Laredo will implement the following efforts during 2003/2004.

1. Promote economic development opportunities for persons living in poverty.
2. Continue to support, contingent on the availability of funding, the efforts of the Laredo Development Foundation, the Downtown Merchants Association, the Visitors and Convention Bureau and other third party agencies, to promote the City of Laredo and encourage commercial and industrial development.
3. Implement infrastructure projects and other public improvements that serve to attract and maintain industry.
4. Make applications to the Economic Development Administration in support of projects, which help promote commercial and residential development in presently underdeveloped areas of the City.
5. Support initiatives that help further local educational objectives.
6. Support a minority outreach program and utilize minority small business contractors as deemed possible in the award of all infrastructure and housing construction and rehabilitation contracts.
7. Adhere with the Section 3 requirements of the CDBG program.

Laredo Community College



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Laredo Community College (LCC) located in West Laredo currently offers students one and two year educational programs through 26 certificates and 28 associate degrees. LCC serves more than 7,600 students in accedemic and technical-vocational programs, and approximately 3,000 more through adult and continuing eduction programs each year. Its mission is to make education accessible to high school graduates and those seeking education to better their quality of life. To accomplish its mission, LCC has become a leading provider of distance education in the region. It also seeks partnerships and grants throughout the year to accomplish its goals. Funding priorities are scholarships, technology and construction funds to support the college district's second campus in South Laredo. LCC South is scheduled for completion in March 2004 and will open the doors to education for thousands of traditional and non-traditional students in a predominantly under-served area of the community.

Texas Center at Texas A&M International University

The Texas Center at Texas A&M International University (TAMIU) has applied for a HUD Grant totaling \$600,000. These funds will be used to empower colonia and barrio residents in the Laredo area with the business knowledge and skills needed to improve their standard of living and to incorporate them as productive members of the community's mainstream economic and civic activities. The project focuses on raising colonia and barrio family incomes through enterprise development activities. These include diagnostic assessment of colonia and barrio activity, business performance reviews, business start-up workshops, and business development workshops. The workshops deal with marketing sales, personnel management, records and bookkeeping, feasibility studies, business plans, sources of financing, individual counseling, and technical assistance.

Economic Development Efforts

The City is taking significant steps to promote economic development within the Community. Infrastructure development plays a major role in attracting and maintaining industry. The City of Laredo remains committed to meet the need for improved infrastructure through planned capital improvement projects and financing strategies as financed through local, state and federal efforts. Two projects that will impact economic development, especially to the Central Business District, are the Centro Iturbide Street Improvements Project, which is currently under construction, and the renovation of the Plaza Theater. The Centro Iturbide Street Improvements Project entails the construction of infrastructure improvements such as wastewater, sidewalks, street improvements, reconstruction of inlets for drainage, landscaping, irrigation, installation of benches and garbage cans, canopies over certain areas, and lighting. These improvements will create the incentive for residents and visitors alike to return downtown, to take a leasurely stroll and enjoy the historic ambiance, shop, or spend an entertaining evening there. These projects will have an important impact on the revitalization of downtown and the creation of a vibrant job market. The intent is to create an attraction within Downtown that will support the creation of entertainment, retail and service industry jobs, as well as promote and preserve the historic nature of the central business district. Jobs created would range from minimum wage to top management positions.. The Plaza Theatre, which was built in 1947 was once, and through the City's and the community's efforts, can once again be a meeting place for Laredoans and visitors to our community. After its renovation, the intended use of the theater will be for cultural or community activities. The renovation involves the reconstruction of the roof, air conditioning, electrical, and other modifications needed to make the theater operational.



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The City recognizes the importance of adequately educating and training Laredo's labor force. The City will support efforts that help further this objective. The City will continue to work with Texas A & M International University, Laredo Community College, the South Texas Quality Work Force, SER Jobs for Progress, Motivation, Education and Training (MET) and other private and public institutions and agencies which assist in the obtainment of academic and vocational skills.

Child Care Services

The Texas Migrant Council Child Care Management Services Program (CCMS), funded by the South Texas Workforce Development Board through the Texas Workforce Commission, will continue to provide child care services. CCMS gives eligible parents flexibility in choosing child care by accessing all funding sources and providing them with information about their child care options through a single application process. CCMS is responsible for purchasing child care for eligible families in the service delivery areas of South Texas and other parts throughout the State. The Texas Migrant Council implemented the Fatherhood Initiative, which allows fathers to interact with their children at the headstart level, the Headstart Program for children of migrant workers, and the "Día De Los Niños", a citywide event, during the last fiscal year. They have also expanded the Lubbock Centers Headstart facility and plan to start expansion of the New Mexico facility in July of this year.

The Laredo Housing Authority provides land for four modular units and one four-bedroom unit at no cost to the Webb County Head Start Program, which serve as child care centers. The head start program serves low income families, not exclusively housing authority residents at the various centers. The five centers are located at the Guadalupe, Russel Terrace, Lozano, South Laredo, and Meadow Acres housing developments.

Institutional Structure

In continuing to meet the needs for affordable housing, the City will work closely with private and public organizations and agencies in the identification of needs and resources to address those needs. The ability of the City and other organizations to promote affordable housing will be greatly impacted by their working relationship with local financial institutions and the institutions' support of housing initiatives. Those agencies identified in the City's 2000-2005 Strategic Plan will continue to play an important role in carrying out the objectives of this One Year Action Plan. Institutional efforts are not duplicated and so the efforts made by each organization are important to the success of the Consolidated Plan as a whole. Those agencies include, in no particular order:

The Laredo Housing Authority
The Laredo Municipal Housing Corporation
The Metro Affordable Housing Corporation
The Azteca Economic Development and Preservation Corp.
The Laredo Webb County Community Action Agency
Laredo Webb Neighborhood Housing Services, Inc.
The Laredo Affordable Housing Corporation
Laredo Housing Finance Corporation
Border Region MHMR Community Center
St. Vincent de Paul Society
The Haven, Inc.
Laredo Health Department
Catholic Social Service of Laredo, Inc.








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Sacred Heart Children's Home
Salvation Army
Serving Children and Adolescents in Need, Inc.
Centro De Servicios Sociales Aztlan
Victory Outreach
Habitat for Humanity of Laredo, Inc.
Laredo Bethany House, Inc.
Casa de Misericordia
Laredo Homeless Coalition
Texas A&M International University
Laredo Community College
Private financial institutions

Coordination Efforts

In order to successfully address the housing needs of the community, it is imperative that the City of Laredo maintain a positive working relationship with other public and private agencies and institutions. To this end, the City of Laredo will continue to maintain an open door policy to encourage, as well as strengthen lines of communication between the various entities. Ensuring that local and national objectives are being met involves not only effective monitoring practices, but also collaboration with community partners. The City collaborates with a complex and diverse network of partners for the CDBG, HOME, and ESG programs. These partners, a majority of whom carry out the activities proposed in this Action Plan, include:

-  Community Development Housing Organizations
-  Nonprofit organizations
-  Housing Developers
-  Social Service Providers
-  Private financial institutions

The City recognizes collaborative efforts as one of the cornerstones of successful community development. In 2003, the City will continue to collaborate on other broad-based community initiatives.

Public Housing

The Laredo Housing Authority remains committed to providing decent, affordable rental housing for persons of low income. While this is the Housing Authority's main objective, it is also committed to helping improve the lives of public housing residents and to ultimately provide the necessary assistance which will allow residents to live independently. The LHA provides public housing to 960 low-income families at seven public housing developments. The LHA also administers the Section 8 program which assists low-income families and individuals with housing vouchers.



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Public Housing Improvements

Planned public housing improvements during 2003 are outlined in the Laredo Housing Authority's Comprehensive Grant Program, Five-year Comprehensive Plan for Modernization. A statement of activities to be carried out is updated annually. A copy of this plan is included as an attachment in this report. The 2003 Comprehensive Grant allocated to the Housing Authority is \$1,647,573. Prior year fund balances will also be utilized.

Public Housing Resident Initiatives

In the area of Resident Initiatives, the Laredo Housing Authority (LHA) has seven programs which are Community Services (CS) which includes the Resident Council and Public Housing; the Drug Elimination Program (DEP); Elderly and Disabled Supportive Services; Homebuyer Counseling; DEFY Program; the Family Self-Sufficiency Program (FSS); and the Kids Café Program.

Community Services (CS)

Eight of the housing developments have Resident Organizations (RO). The RO's meet monthly and participate in presentations covering a wide array of topics such as health care, nutrition, AIDS awareness, drug awareness, domestic violence, and many other topics affecting families.

Many of the residents volunteer in numerous fundraising activities in order to award scholarships to graduating resident high school seniors.. The students are selected on academic, behavioral, and site participation accomplishments. In 2002, all of the RO's gave scholarships to graduating residents..

The Laredo Housing Authority will submit two funding applications under the Resident Opportunities and Self-Sufficiency (ROSS) programs. The two applications will be the Resident Service Delivery Model (Elderly), and Resident Service Delivery Model (Family)

The Elderly Model will allow a continuum of elderly services through its coordinator. Over \$100,000 will be requested for a three-year period. Elderly services currently being provided are dinners, dances, outings, and holiday celebrations.

The Family Model will allow the LHA to conduct GED/ESL courses for low-income single parents living in public housing. The program will serve approximately 30 single parents per year through the GED/ESL courses, but will also register 100 other single parents in the Texas Workforce component to receive training and possible employment. Components that will be available are job-placement, child-care, training, and transportation. The budget proposed for this program is approximately \$350,000 for a three year period. The RC's also raise money to purchase equipment or supplies that are needed to continue their fundraising activities, which include garage sales, raffles, and plate sales. The RC's also sponsor several holiday celebrations (Easter Halloween, Thanksgiving, and Christmas) for the youth with donations, activities, back- to-school supply drives, dinners, lunches, picnics, and special events.



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Since April 2001, meals have been provided to LHA community center resident children at six community centers through the “Kids Café” Program sponsored by the Laredo Webb County Food Bank. The program is made possible through the partnership of the Laredo Webb County Food Bank, Bethany House and the Laredo Job Corp. An average of 300 meals are served by housing authority site coordinators daily at the community centers. Meals are prepared by the Bethany House staff and the Job Corp Culinary Art students with food donated by the LWC Food Bank. This program is expected to continue during the years 2003 to 2004.

The LHA serves as the fiscal agent for the Laredo Weed and Seed program. This program is sponsored and funded by the United States Department of Justice. The Weed and Seed Committee is promoting the DEFY Program (Drug Education For Youth), which is a two phase drug prevention program

In Phase I, 38 youth attended a camp for five days at the Kingsville Naval Air Base and participated in various educational and sporting events.

During Phase II, these same youth participated in monthly activities and events such as Gang Awareness, Public Awareness, and Community Service.

Drug Elimination Program

The Drug Elimination Program is a comprehensive drug prevention/intervention program designed to reduce drug-related activities in or around the Housing Authority. A Drug Elimination Coordinator has been hired to manage the grant funds and to implement the program. The Coordinator oversees the implementation of all the programs proposed on a year-round basis. The Coordinator links the proposed programs with other agencies in order to assure the longevity of the program.

The DEP program has also developed Youth Resident Councils who also attend meetings, where presentations on drug awareness, the dangers of smoking, financial aid, and careers, are given. The youth also participate in fundraisers and sporting events.

The After-school program is part of the DEP and provides activities and events for the youth. Activities provided are the Computer Lab, Homework Assistance, Extra Curricular Activities, and Sporting Events.

In addition, six (6) Summer Youth Coordinators will be hired to work at six public housing sites during the Summer. The Coordinators will be directly responsible for activities at their respective sites.

The duties of the Summer Youth Coordinator include:

- Assisting in the overall operation of the Drug Elimination Program (DEP) in order to assure effectiveness of the programs, especially those involving the youth;
- Coordinating youth events and activities with the DEP Coordinator, Resident Initiatives Coordinator, Site Coordinators, Site Development Managers, Resident Councils, and other parent/youth groups;
- Helping facilitate intramural sports teams and coaches.
- Assist with the Computer Lab that enable youth to learn more about computer and computer programs.



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As part of the DEP program, the Laredo Independent School District (LISD) is also providing free summer hot lunch meals and milk at the LHA sites with the exception of Springfield Acres. LISD has been providing these services for the past three years.

Computer Lab Program

Under the Drug Elimination Program (DEP), the LHA purchased 24 computers that were placed at seven housing sites. Seven residents have been hired and trained as Site Coordinator (SC). Each coordinator supervises the sites which are open for 25 hours a week. Each participant is issued a photo identification card and the CLA Coordinator keeps track of each participant's progress and attendance. There has been a steady enrollment since its inception in July of 1996. Coordinators have applied for different grants to purchase more computers and expand this successful program.

Economic Self-Sufficiency

This program is designed to provide 8 hours a month of training to residents who are unemployed.

Family Self-Sufficiency (FSS)

The FSS program is designed to provide incentives for residents to work, continue their education, and eventually achieve self-sufficiency. The LHA is currently expanding its program and enrolling more families.

Elderly and Disabled Supportive Services

- The Border Area Nutritional Council provides hot meals for the elderly at five housing developments.
- The Site Coordinator assists the elderly with forms and applications for different programs.
- The elderly are participating in art classes and English classes.
- The Site Coordinator works with local agencies and service providers to coordinate information, presentations and referrals.
- The Site Coordinator writes and distributes a monthly newsletter for the elderly. The SC highlights their activities, parties, birthdays, employees and much more.
- The Site Coordinator also coordinates daily activities, out-of-town field trips.

The LHA was awarded \$37, 577 from the U.S. Department of Housing and Urban Development Service Coordinator Grant to continue these service through the current year.

NON-HOUSING ACTIVITIES

Community Development Block Grant

The City of Laredo as an entitlement community, has been allocated a Community Development Block Grant of \$4,407,000 million. All activities to be carried out with CDBG are required to meet the national objectives of the



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program which are: 1) to provide a low and moderate income benefit, 2) to prevent and/or eliminate slum and blight, and/or 3) to address an urgent need in the community.

Activities funded by CDBG and directed to benefit a specified area, will be limited to those areas having a high concentration of low-income residents. Those census tracts with populations of 51% or more low and moderate income persons include part of 1.01, all of 1.03 and 1.04, part of 2, all of 3, and 4, all of 5, part of 6, part of 7, all of 8, part of 9.01, all of 9.02, all of 12, part of 11.01, all of 13, and 14, part of 15.01, all of 15.02, part of 16, and all of 18.01. These tracts are located in the West, South, and Central sections of the City. Census tracts 3, 9.02, and 12, represent those areas in which 70% or more of the residents are of low and moderate income. Limited clientele activities will be carried out citywide. Income eligibility will be a determining factor in providing assistance under this type of activity.

Approximately 84% of the City's 29th Action Year CDBG is proposed to be utilized in support of non-housing activities. The activities that the City proposes to fund coincide with the non-housing priorities set in the City's 2000 Five-Year Consolidated Plan. A complete description of the projects to be carried out with the 29th Action Year Community Development Block Grant is included in the Tables of Proposed Projects included in a separate section of this report. The non-housing projects to be funded are listed below:

CDBG Funded Nonhousing Activities

Table 3

Project	Amount
Community Development Administration	\$635,277
Code Enforcement	\$337,609
Graffiti Removal	\$39,275
Hamilton Hotel – Section 8 Loan Repayment	\$171,000
Sidewalks (District V)	\$125,000
Community Center (District VII)	\$250,000
Acquisition of Fire Truck (District I)	\$350,000
San Salvador Neighborhood Park	\$300,000
Inner City Park - Phase II	\$50,000
Santa Fe Park - Phase II (lighting)	\$300,000
Taylor Park (lighting)	\$75,000
Lafayette Linear Park (lighting)	\$100,000
South Laredo Cross Street Park	\$300,000
Zacate Creek Park Improvements – Park Nodes & Pedestrian Crossing	\$175,000
San Francisco/Eistetter Park Improvements	\$125,000
Sidewalks (All districts within CDBG target area)	\$400,000
Demolition of Substandard Structures (All districts within CDBG target area)	\$50,000



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Income from Float –Funded Activities: N/A

HOME PROGRAM

The activities to be undertaken with HOME Investment Partnership Program funds include a 15% set aside of funds for use by Community Housing Development Organizations (CHDOs) (\$218,100), down payment assistance (\$773,229), program income (\$60,000), program administration (\$138,697), and Tenant Based Rental Assistance (\$324,000). A more detailed description on the use of funds is included as part of the narrative of proposed housing activities. Only those forms of investments stipulated in 24 CFR, Section 92.205(b) including equity investments, interest and non-interest bearing loans or advances, interest subsidies, deferred payment loans, and grants will be utilized by the City of Laredo in administering its HOME allocation.

Resale Guidelines

The City of Laredo will implement the following guidelines to insure that units for which first-time homebuyers' assistance is provided through the HOME Investment Partnership Program remain affordable for the length of time as required in 24 CFR, Section 92.254.

Actions to be taken by the City of Laredo include, but are not limited to:



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- A. Informing first-time homebuyers of the resale guidelines associated with receipt of HOME assistance, noting the program's objective to safeguard the availability of affordable housing accessible to families of very low and low income.
- B. Including as deed restrictions, resale guidelines and conditions which do not limit the sale of HOME assisted units but do obligate the owner to:
 - 1. Advise the City's Department of Community Development of any intended sale of the HOME assisted property and to provide department staff with any legal documentation resulting from thereof.
 - 2. Sell the assisted home to a low-income family that will use the property as its principal residence. (A low-income family as defined in 24 CFR, 92.2. is a family whose income does not exceed 80% of the median income for the area as determined by HUD with adjustments for smaller and larger families.)

The City of Laredo will implement either two of the following options which will best allow the HOME program to preserve an affordable unit for a subsequent low-income homebuyer.

Option 1: Sell the Existing Property to a Subsequent Purchaser.

- a.) The initial owner is allowed a fair return on his investment yet the home remains affordable.
- b.) The subsequent purchaser's monthly payments of principal, interest, taxes, and insurance do not exceed 30 percent of the gross income of a family with an income equal to 75 percent of median income for the area.
- c.) The HOME assisted units which are newly constructed must remain affordable for a period as determined by 24 CFR Part 92. The period begins at the time of the initial sale to the first time homebuyer.

Option 2: Create Another Affordable Unit.

- a.) The City may permit the sale of the property with full repayment of the HOME assistance.
- b.) The seller may repay an amount less than the full HOME assistance, if insufficient equity exists in the property at the time of sale.
- c.) The repayment will be used to assist another low income, first-time homebuyer to purchase a home and occupy it as a principal residence.

- C. Any violation or negation of the required provision of this policy will result in the following:
 - 1. Sanctions imposed as specified by the Real Estate Lien Note and a Deed of Trust.
 - 2. Other sanctions may be imposed as are available through rules, regulations or applicable policy.
 - 3. Actions as are deemed appropriate will include but are not limited to cancellation, termination, suspension in whole or in part of the contract, a request for payment in full, a penalty fee charge or debarment from any further assistance or contracts under this program.

MONITORING STANDARDS AND PROCEDURES



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The City of Laredo will insure that all applications submitted by itself and other public agencies and nonprofit organizations for program funding, to the Department of Housing and Urban Development, are in compliance with the Consolidated Plan submitted and approved for this jurisdiction, as applicable.

Public agencies and non-profit organizations will be advised of the necessity to secure a letter of project support from the City before submitting application for HUD funding. In addition, City staff will meet with representatives of the various organizations and public agencies which implement housing programs, to ascertain program accomplishments, and continued community-housing needs.

The City, as the recipient of the Community Development Block Grant, HOME Investment Partnerships Program, Emergency Shelter Grant and other HUD funds will insure that all funded activities are carried out in accordance with program regulations including minority business outreach. The City's Community Development Department program staff will closely monitor adherence. Program compliance will be further monitored on a regular basis (at least annually) by the City's Internal Auditor and/or by an independent auditing firm, as may be applicable. Sub-recipients will be monitored in the same manner.